

Medicaid/MAPP



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Medicaid – General

- Referred to as: Medicaid, Medical Assistance, MA, Title XIX, TXIX
- Medicaid Eligibility Handbook (MEH)
<http://www.emhandbooks.wi.gov/meh/>
- General Categories of MA:
 - Elderly/Blind/Disabled (EBD)
 - Family/Children
 - Long Term Care
 - Limited Coverage

MA Programs

- EDB
 - SSI Medicaid
 - Categorically Needy Medicaid
 - Medically Needy Medicaid (MA Deductible)
 - Special Status Medicaid (e.g. Katie Beckett)
 - Medicaid Purchase Plan (MAPP)
- Family/Children
 - Badgercare
 - AFDC-Related Medicaid
 - Healthy Start

MA Programs

- Long Term Care

Institutional and community-based: CIP 1A,
CIP 1b, CIP II, CIP-W, etc.

- Limited Coverage

Medicare Buy-In
Seniorcare
WI Well Woman Program
Family Planning Waiver
Emergency Medicaid
Tuberculosis-Related

MAPP

(MEH 5.12)

- For Wisconsin residents with disabilities who are working or intend to work can purchase MA
- Asset and income limits higher than with other forms of MA
- Can save more through excluded Independence Accounts
- Can be full MA program for community waivers (CIP waivers) with premiums rather than cost share

MA – General Eligibility

Must be WI resident

Must be U.S. Citizen or “qualified alien”

Must meet income and asset tests for specific MA program

MAPP Eligibility

- Have had a disability determination
(if no disability determination, will be done at application for MAPP)
- Working or have a Health Employment Counseling (HEC) plan
- Countable assets less than \$15,000
- Net Income less than 250% FPL
(spouse and applicant income is used)
- 18 or older (no age limit)

MAPP Employment

- Engage in work activity at least once per month - receiving something of value as compensation for work activity including wages or in-kind payments (not loans, gifts, awards, prizes, and reimbursement for expenses)
- Self-employment activity that generates some compensation at least once in the calendar month even if no current net-profit

MAPP Employment Exemption

- If serious illness or hospitalization causes inability to work, work requirement can be suspended for up to six months and MAPP eligibility continues:
- Must have been enrolled in MAPP for six months and paid premiums prior to the request of an exemption,
 - Expected to return to work in the next six months (must provide an expected date of recovery)
 - Specify reason exemption needed (i.e., illness or hospitalization), and
 - Have had no more than two exemptions (maximum of six months each) to work requirement in a three-year time period.

HEC

For people with disabilities who:

- Want to work but are not yet working
- Plan to work within 9 months

Process

- Develop employment plan
- Submit employment plan to HEC screener
- HEC Screener reviews and submits plan to DHFS for review
- DHFS sends approval/denial letter to applicant
- Apply for MAPP with and give letter to ESS

HEC Period

- HEC approval lasts for nine months
- May be extended 3 months if consumer is not employed but seems likely to be working soon
- Extension must be requested in 7th month
- HEC period ends when employment is reached
- Limit of two periods in five years
- MAPP eligibility ends if HEC period ends and person is not employed
- Questions contact HEC hotline: 1-800-391-2950

MAPP – Income Eligibility

- Start with total gross earned and unearned income of applicant and spouse
- Apply deductions (similar to SSI income disregards):
 - \$65.00 plus one-half of the remaining earned income subtracted from total earned income
 - Impairment Related Work Expenses (IRWE) of the applicant subtracted from total earned income after \$65 and ½ deduction
 - Standard \$20 deduction from total unearned income
 - Net must be less than 250% of the Federal Poverty Level (FPL)

MAPP – Income Eligibility

Example: Person with \$700 of earnings and \$680 of SSDI.

\$700.00 Earnings	\$680 SSDI
- \$65.00 disregard	- \$20 disregard
\$635 ÷ 2 = \$317.50	\$660
+ SSDI \$660.00	

Countable \$977.50 is less than 250% of FPL (\$2041.67), so person eligible

MAPP Premiums

- If individual GROSS income over 150% of FPL for family, premium is calculated.
- Deduct from unearned income: living allowance (\$706), any IRWE, and any Medical Remedial Expenses (MRE's.)
- Multiply earned income by 3%.
- Add countable unearned and earned income and compare to premium chart in Medicaid Eligibility Handbook (MEH):
Appendix 8.1.13 MAPP Premiums

MAPP Premiums

Example of a person with:

Income of \$600/month earned and SSDI of \$850/month.

Expenses of \$80/month for specialized equipment for work and MRE's of \$20.

MAPP income calculation:

Gross income is \$600 + \$850 = \$1,450 which is over 150% FPL (\$1,225), so premium is necessary

(NOTE: the MAPP no premium income limit for 2006 is \$1,225 for an individual, \$1,650 for a couple)

MAPP Premiums

Example continued:

MAPP premium calculation:

\$850.00	\$600 (earnings)
- \$706.00 living allow	<u>x 3%</u>
- \$80.00 IRWE	\$18
- \$20.00 MRE	

\$44.00 unearned inc + \$18 earned inc = \$62

\$62.00 countable income (compare to premium chart) = \$50 premium

MAPP Assets

- Countable assets cannot exceed \$15,000
- Only countable assets of the recipient or applicant are considered – not those of a spouse or other family member
- Independence Accounts (IA) are possible for MAPP recipients

MAPP Independence Account

- Recipient must be sole owner (not jointly held) – no restriction on number or types
- Must register any with ESS
- Retirement or pension accounts can be registered as independence accounts – but still a countable asset at application
- Contributions are exempt as assets, but deposit total cannot exceed 50% of gross earnings from 12 month MA review period (penalty would result)

MAPP Independence Account

- If work ends and person is no longer eligible for MAPP, accumulated assets may prevent eligibility for other types of MA

MAPP Information

- <http://dhfs.wisconsin.gov/medicaid1/recpubs/factsheets/phc10071.htm>
- 1-800-362-3002
